

have adopted disaster contingency plans.

Flooding is the most common natural hazard faced by the Town. The dominant source of flooding in Kill Devil Hills is storm surge generated in the Atlantic Ocean by tropical storms, northeasters, and hurricanes. In addition, this surge propagates into Albemarle Sound, Buzzard Bay, Colington Creek, and Kitty Hawk Bay where high winds can produce intense wave action.

The wave action associated with storm surge can be damaging as can the higher water level. Historically, storms passing North Carolina in the vicinity of Kill Devil Hills have produced severe flooding as well as structural damage.

As previously noted, the Town has developed and adopted a Storm Hazard Mitigation and Post-Disaster Reconstruction Plan. The document is not an emergency operations plan. Such plans are prepared by the Town and County to respond on a short-term basis to crisis situations ranging from hazardous waste spills to major storm events. These plans are operational in nature. The Storm Hazard Mitigation and Post-Disaster Reconstruction Plan is a long-term plan setting forth policies and preventive actions which the Town can act upon now to help mitigate the construction caused during a major storm event. This plan sets forth post-storm policies and standards to guide reconstruction in a pre-planned, orderly way. Such reconstruction could take months or even years to complete, depending upon the severity and ultimate impact of the storm.

The Federal Insurance Administration has created the Community Rating System (CRS) as an integral part of the National Flood Insurance Program. The goals of the CRS are to encourage -- by the use of flood insurance premium adjustments -- community and State